

**Information to identify the case:**

Debtor 1	<u>Tina M Flaherty</u>	Social Security number or ITIN	xxx-xx-6105
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21438-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tina M Flaherty

8/14/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Tina M Flaherty  
Debtor

Case No. 18-21438-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 14, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2024:

Recip ID	Recipient Name and Address
db	+ Tina M Flaherty, 7 Farm Field Lane, Sicklerville, NJ 08081-1875
cr	+ BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517574949	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
517701363	Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709
517574950	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster & Garbus LLP, 60 Vanderbilt Motor Pkwy., Commack, NY 11725
517574954	+ Kevin F. Flaherty, 28 Blue Stone Circle, Sicklerville, NJ 08081-1340
517574969	+ United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2024 00:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 15 2024 00:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517670762	EDI: BANKAMER	Aug 15 2024 04:32:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
517574942	+ EDI: BANKAMER	Aug 15 2024 04:32:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517574943	+ EDI: CAPITALONE.COM	Aug 15 2024 04:32:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517594868	EDI: CAPITALONE.COM	Aug 15 2024 04:32:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517574944	+ EDI: WFNNB.COM	Aug 15 2024 04:32:00	Comenity Bank, Po Box 182273, Columbus, OH 43218-2273
517574945	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 15 2024 00:53:41	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
517574947	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 15 2024 00:53:41	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517589288	EDI: DISCOVER	Aug 15 2024 04:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517574948	+ EDI: DISCOVER	Aug 15 2024 04:32:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517574951	^ MEBN	Aug 15 2024 00:48:51	Hayt, Hayt & Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

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517574952	EDI: IRS.COM	Aug 15 2024 04:32:00	Internal Revenue Service, ATTN: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346
517574953	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Aug 15 2024 00:56:00	Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429
517658016	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2024 00:53:50	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517574959	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2024 00:53:49	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517574958	+ EDI: LENDNGCLUB	Aug 15 2024 04:32:00	Lending Club Corp, 71 Stevenson St, Suite 1000, San Francisco, CA 94105-2967
518585825	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 15 2024 00:56:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
518585824	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 15 2024 00:56:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
517669391	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 15 2024 00:56:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517574960	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 15 2024 00:56:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517574962	^ MEBN	Aug 15 2024 00:46:14	New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
518698306	Email/Text: mtgbk@shellpointmtg.com	Aug 15 2024 00:54:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518698305	Email/Text: mtgbk@shellpointmtg.com	Aug 15 2024 00:54:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
517574964	EDI: PRA.COM	Aug 15 2024 04:32:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517697985	EDI: PRA.COM	Aug 15 2024 04:32:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517574965	Email/Text: signed.order@pfwattorneys.com	Aug 15 2024 00:54:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
517650342	EDI: Q3G.COM	Aug 15 2024 04:32:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517574963	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 15 2024 00:54:00	NJ Division of Taxation, 50 Barrack Street 9th Floor, PO Box 245, Trenton, NJ 08695
517574967	+ EDI: SYNC	Aug 15 2024 04:32:00	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
517574966	+ EDI: SYNC	Aug 15 2024 04:32:00	Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
517575958	^ MEBN	Aug 15 2024 00:48:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517642480	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 15 2024 00:56:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
517574968	+ Email/Text: usanj.njbankr@usdoj.gov		

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		Aug 15 2024 00:56:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
517574970	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 15 2024 00:56:00	Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 Interanational Lane, Madison, WI 53704-3121
517697863	EDI: WFFC2	Aug 15 2024 04:32:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 19657, Irvine CA 92623-9657
518791269	+ EDI: WFFC2	Aug 15 2024 04:32:00	Wells Fargo Bank, NA, PO Box 130000, Raleigh, NC 27605-1000
517574971	+ EDI: WFFC2	Aug 15 2024 04:32:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517574946	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
517574955	*+	Kevin F. Flaherty, 28 Blue Stone Circle, Sicklerville, NJ 08081-1340
517574956	*+	Kevin F. Flaherty, 28 Blue Stone Circle, Sicklerville, NJ 08081-1340
517574957	*+	Kevin F. Flaherty, 28 Blue Stone Circle, Sicklerville, NJ 08081-1340
517574961	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snavelly	on behalf of Debtor Tina M Flaherty jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcDonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kimberly A. Wilson	

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on behalf of Creditor New Residential Mortgage LLC kimwilson@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7